

**Amended CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COUR/sT
NORTHERN DISTRICT OF MISSISSIPPI CASE NO. 11-15850**

Debtor James R. Williams SSN# xxx-xx-0076 Current Monthly Income \$1879.14
Joint Debtor Connie A. Williams SSN# xxx-xx-2635 Current Monthly Income \$
Address 350 CR 646 No. of Dependents 3
Plantersville, MS 38862

Telephone No. _____ TAX REFUNDS AND EIC FOR DISTRIBUTION: \$ _____

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured/priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$355.58 per bi-weekly to the Chapter 13 Trustee.
A payroll deduction order will be issued to Debtor's employer @: Home Stretch Furniture
P.O. Box 379
Nettleton, MS 38858

(B) Joint Debtor shall pay \$0.00 per to the Chapter 13 Trustee.
A payroll deduction order will be issued to Debtor's employer @:_

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full:

MS Tax Commission \$30.00 \$.50 /mo.

@ _____

\$ /mo.
@ _____

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:

HOME MORTGAGE(S)

MTG PMTS TO: Citi Mortgage BEGINNING 5/12 \$545.00/MO PLAN DIRECT
 MTG ARREARS TO: Citi Mortgage THROUGH 4/11/4/12 \$4,905.00 \$ 81.75 /MO*
 (*Including interest at 0.00%)

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.
* Pay Claim plus Contract Rate or 7.00%, whichever is less; ** Pay Value plus Contract Rate or 7.00%, whichever is less.

Debtor's
Initials

Joint Debtor's Initials

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Creditor's Name	Collateral	Approx. Amt. Owed	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Easy Finance	3 Bedroom(s) / 1.5 Bath(s) Home on 1.20 Acres	\$1,734.08	*7%	\$2,060.17	\$34.34

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
Easy Finance	Mobile Home on 1 acre, '89 Ford, '96 Ford, 3BR/2B	\$14,210.00	Surrender Pay \$0.00

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments:

Adequate Protection

Creditor's Name	Adequate Protection Percentage	Adequate Protection Payment

UNSECURED DEBTS totaling approximately \$3,892.17 are to be paid in deferred payments to Creditors that have **TIMELY FILED CLAIMS ONLY** that are not disallowed: IN FULL or 0 % PERCENT MINIMUM.

Total Attorney Fees Charged \$2,800.00

Pay administrative costs and debtor's attorney fees pursuant to Court Order and/or local rules.

Attorney Fees Previously Paid \$726.00

Attorney Fees to be paid through the plan \$2,074.00

Name/Address/Phone # of Vehicle Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone #/Email)
Denvil F. Crowe

The Law Office of Denvil F. Crowe

346 North Green Street

Post Office Box 1158

Tupelo, MS 38804

Telephone/Fax _____

Telephone/Fax (662) 844-7949/(662) 680-4816
Email Address Court@denvilcrowe.com

Debtor's Initials

Joint Debtor's Initials

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DATE: March 21, 2012

DEBTOR'S SIGNATURE _____

JOINT DEBTOR'S SIGNATURE _____

ATTORNEY'S SIGNATURE _____

Debtor's Initials _____ Joint Debtor's Initials _____

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